

# **SENTENCING MEMORANDUM EXHIBITS**

United States v. Stephen M. Calk, 19 Cr. 366 (LGS)

<b>Table of Contents</b>	
Exhibit A	Letters Submitted in Support of Stephen M. Calk
Exhibit B	Declaration of Dr. Andrew Carron
Exhibit C	Declaration of Dan Semenak

**EXHIBIT A**  
**TABLE OF CONTENTS**

<b>Exhibit No.</b>	<b>Name</b>
A-29	Ahern, Erin
A-10	Aldeguer, Joseph
A-64	Aldeguer, Laura
A-30	Almodovar, Epifanio
A-08	Banks, Bernard
A-19	Bogna, Mike
A-48	Bogusz, Allison
A-67	Bryant, Timothy
A-57	Burden, Joshua
A-26	Burling, Stephanie
A-12	Cabrera, Martin
A-41	Caldero, Haydee
A-03	Calk, John
A-04	Calk, Richard Jr.
A-05	Calk, Richard Sr.
A-01	Calk, Stephen Jr.
A-09	Coffman, Jacqueline
A-65	Collins, Robert
A-61	Cortes, Steve
A-32	Crossett, Michael
A-50	Darley, Paul
A-21	De Felice, Louis
A-07	Demirjian, Charles
A-14	Dold, Robert
A-55	Downing, Brendan
A-54	Fay, Ed
A-34	Gentile, Kathleen
A-25	Gleichenhaus, Charles
A-13	Gruber, Tracy
A-66	Hannon, James
A-60	Harris, Ken
A-22	Hsu, Christopher
A-58	Husarsky, Mordechai
A-37	Hutmacher, Clayton
A-53	Kassim, Nadi
A-31	Katz, Jacqueline
A-23	Kerr, Patrick
A-17	Lekowski, Andrew
A-36	Lierly, Darin
A-46	Lierly, Marcie

<b>Exhibit No.</b>	<b>Name</b>
A-62	Lombardo, Stephen
A-28	Markel, William
A-39	Merritt, Tyler
A-56	Moher, Arthur
A-16	Molaro, Chris
A-45	Moore, Vaughn
A-38	Oney, Tara
A-44	Oweimerin, Khaled
A-43	Parks, Patrick
A-11	Patino, Jessica
A-35	Perry, Troy
A-27	Reynolds, Thomas
A-18	Ricciardi, Joseph
A-59	Ryan, Robbie
A-02	Sauser, Margaret
A-42	Shah, Badal
A-47	Silverman, Gary
A-24	Sinton, William
A-15	Smartt, Jason
A-06	Smith, Charles
A-33	Spain, Everett
A-40	Streetman, Dan
A-63	Tobon, Eduardo
A-49	Traxler, Steve
A-51	Van Embden, Talya
A-20	Vasquez, Enrique
A-52	Yaari, Adam

# **EXHIBIT A**

# **EXHIBIT A-1**

Dear Judge Schofield,

My name is Stephen Matthew Calk Jr. I am currently a college freshman attending the United States Military Academy. More importantly, I am the beloved son of Stephen M. Calk. I ask that you please read my letter as I explain what type of man my dad is, and the significant impact that my father has had on my life. To start, I am proud to call my dad my best friend. I attribute all my success to the everlasting love and support of which my dad has given to me throughout my life. Everyone who truly knows my father will tell you that he is the kindest, most generous, loving man they have met. The best way of explaining my father is that one person who you would love to have in your corner. My dad is the type of person who will stay loyal and always have your back. Every day I reflect on how privileged I am to have such an amazing dad.

From my early childhood, I have witnessed my dad constantly demonstrate a level of support and love for me and my two sisters that is unmatched by many fathers. My dad made it clear very early in my life that his number one priority is the well-being of me and my sisters. I remember numerous times in my life where my dad has canceled or moved business trips or social events to be present when I had something that I deemed important. Growing up, I was very involved in scouting and sports. I would have meetings, football games, hockey games, projects, and campouts frequently throughout the year. I am proud to say that my dad was always present. My father enjoyed being with me at these events, he was not worried about missing anything by attending. When homework became difficult during grade school and high school, my dad would take the time to teach me the topic at hand. He is my biggest supporter in everything I do; the first one to congratulate me and the first to cheer me up. He truly is my biggest fan.

Being a single dad, my father displayed how important it was to be home and present during his parenting time. I can't remember one time my dad said he was too busy, or that he had made plans to exclude his children during his parenting time. When I am with my dad, he makes sure that the time we have together is cherished, and that memories are created. Whether it is fishing, taking the dogs on a walk, or going out to dinner, my dad always has a way of making our time together special. What I have witnessed through my dad's actions is his constant desire to please me and my sisters. Everything he does, I know with certainty, has the interest of me and my sisters in mind.

When I reflect on my high school days, I get emotional reminiscing the voice of my dad change when I spent time with him. The best way to describe it is an overwhelming sound of happiness in the tone of his voice. The only time I have seen my dad get emotional in this manner is when his children are brought up in conversation. My dad is the type of guy to make the success of his

children the forefront of his conversations and actions. He is constantly telling me and my sisters how much he loves us and how proud he is of us.

My dad's constant positive encouragement has had such a positive impact on my life. My dad is not the type of father to force me to do activities or perform in a particular way when it comes to academics. On the contrary, my entire life my dad has worked hard to present me with opportunities for me to succeed. My dad presents these opportunities as a leader and shows me the path to success. When times get tough, my dad is always there for me to lean on and provide support.

From an early age, my dad has stressed to me and my sisters that we all must serve our country for a minimum of one year. My father explained that this service did not have to be strictly military service, but it had to be a service that would benefit our country which has given so much to us. When I turned seventeen, I was ready to serve my country and told my dad that I wanted to enlist. Per usual, my dad was my biggest supporter and worked on setting me up with the right recruiter. The summer before my senior year of high school I went to basic training at Fort Benning, Georgia. During training, my dad wrote letters to me every day. In the letters, my dad expressed how proud he was of me and wrote words of encouragement that kept me motivated during my training. After I graduated basic training, I expressed to my dad that I wanted to continue my service by attending The United States Military Academy and commission as an officer. My dad supported my goal and helped lead me in the right direction to obtain my appointment. During my application process, my dad was nothing but supportive. Not once did my dad tell me he was too busy when I asked for help. Throughout the entire process, my dad was my biggest supporter guiding me the entire way.

My dad and I's relationship is extremely near and dear to my heart. The experiences and knowledge he has given me throughout my life has molded me into the man I am today. Values such as generosity, kindness, loyalty, hard work, and the idea that failure is okay if you do not quit, are all values that my dad has empathized throughout the years. Growing up, my dad constantly expressed to me that I needed to be good at a lot of things, but great at one. He explained that I needed to try everything and gain experience in a lot of things to become a well-rounded individual. My dad supported this by giving me opportunities that normal teenagers do not have. Whether it was taking me to business events, finding me a job on a farm, or taking me to charity events, my dad made it a priority to expose me to lots of opportunities. I strongly believe that it is these values and experiences which have made me a better person.

My dad has had an influence on so many people throughout his life. He is considered by many as a mentor; someone to look up to. In high school, many of my friends did not have the same privileges that I had growing up. My dad recognized this and took it upon himself to mentor them. Whether it was taking my friends to dinner with us, letting them come on vacation with us,



or taking a phone call and offering support, my dad made himself available for my friends like they were his kids. My father's willingness to voluntarily help others has set a great example for me and my actions towards others. He has stressed to me my entire life that it is so easy to be nice to people. My dad is the prime example of "treat others how you would like to be treated". From the cashier at the grocery store to meeting my friends for the first time, my dad always has a giant smile on his face and treats everyone, no matter who, with dignity and respect.

The last thing I would like to tell you about my dad is that my dad is my hero. This may come off as being cliché as the word hero may be interpreted in many ways. When I explain that my dad is my hero, I am stressing the enormous impact my father has continued to play in my life. He has taught me everything that I know and live by today. He has worked so hard to give me the amazing life that I have. All the love and support which my dad has given to me has set me up for success. When I feel down or defeated, I immediately turn to my dad who is always there with open arms and a solution. My dad is someone who I always have looked up to. Your honor, I could never ask for a better father than who I have today.

Sincerely,

A handwritten signature in black ink, appearing to be "Stephen Calk Jr.", with a stylized, cursive script.

Stephen Matthew Calk Jr.

# **EXHIBIT A-2**



Meg Sauser  
Attorney at Law  
Tel: 847.291.6958  
Fax: 847.509.3305  
[meg@megsauserlaw.com](mailto:meg@megsauserlaw.com)

November 7, 2021

The Honorable Lorna G. Schofield  
United States District Judge  
Southern District of New York  
40 Foley Square  
New York, NY 10007

**Re: Case No. 19-Cr-366 (LGS)**

Dear Judge Schofield:

I am sending this letter requesting leniency on behalf of my twin brother, Stephen M. Calk who I have known for 57 years.

As a former Cook County Prosecutor, it is more than a little surreal for me to be writing a letter asking a judge to show leniency to a man I love and respect.

There are many things I think are so important for you to know about Steve that cannot be gleaned from his resume or appearance of stature.

Steve did not come from money. We grew up in very humble, hard-working family. My father was a salesperson, raised by a single parent and my mom was a schoolteacher, the daughter of Irish immigrants who began their lives in Cincinnati Ohio as a butler and house maid before starting their own kennel and dog grooming business. I have always believed that Steve inherited his very industrious and entrepreneurial ways from my Irish grandfather.

My three brothers and I moved seven times as children, changing schools many times as my dad tirelessly worked to advance his career and make our lives better.

Moving so often was not easy, especially for Steve. Steve was not a natural student or athlete like my older or younger brothers, but the one thing Steve had more than any of the three of us was his refusal to give up on a goal or ever be outworked. He worked twice as hard to get a good grade or make a sports team, but he did it. He was not even old enough to bus tables when he first applied at 14 to work at our local restaurant, Chi Chis, but he applied and received a special work permit to do it. Even before that very first job, he was always mowing lawns for people and babysitting. He held part time jobs throughout high school after his soccer or baseball practices and throughout college. He often had three different jobs during the summers working from morning through the night which was vastly different from most kids' summers vacations where we lived.

Steve is the very expression of grit. Denied admission initially to the US Military Academy at West Point, he did not give up on his dream to pursue a military oriented education. He attended West Point Prep and applied to the Military Academy again. Despite the congressional recommendation and his hard work, those were extremely competitive years and he was not able to attend, but he did not give up on the idea of service and applied and won a ROTC scholarship to the University of Illinois at Urbana-Champaign. This scholarship was especially timely since my dad lost his job and tuition needed to be paid for my mom's completion of her master's degree in education and help with me and my older brother's tuitions. Steve not only earned good grades with the rigors of back and dawn breaking ROTC drills, but he also sought out and became a leader at the University of Illinois. I know this because I went there too.

I will never forget my feelings of shock and awe as I sat at our Homecoming game with some other 70,000 people to see Steve standing next to our Chancellor delivering the welcome speech. Everyone knew Steve at school because he was so involved, particularly with student government and the Big Brother program.

My parents always emphasized the importance of service to others to all their children, but Steve even more than the rest of us took these lessons to heart. I remember my mom being angry at Thanksgiving and Christmas time when Steve would be missing at the start of a beautiful dinner until she realized he was delivering at Hines VA Hospital or at Great Lakes. To this day, Thanksgiving is never celebrated without a chair adorned with empty boots in remembrance of our fallen because of Steve.

In the 80s, when interest rates on student loans were exceedingly high and most of our friends were wall papering rooms with rejection letters in a horrible job market, Steve prevailed. These companies, I am sure, understood Steve's value and character. Steve was not out drinking beers at KAMS where even I could be found. He was working at his part time job or tutoring his little brother from Urbana so that kid could stay in high school or go to college one day.

I do not want to rehash things that I know you already know about Steve from his trial such as his active and reserve duty, helicopter piloting, commission as an army captain or the business he started from nothing and grew to such strength, his years of charity with the USO and his prestigious graduate degrees. What I want you to know about is Steve's heart and his intentions for goodness.

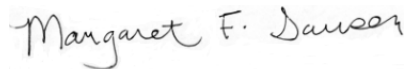
I personally know five families where the husband lost his job and Steve helped the man find a new job so he could support his family; two of those men were my friends. I know from conversations with others that this has always been Steve's modus operandi—to help anyone he can and there are many other women and men who fell on bad times who he has helped employ or helped find employment. I know two kids whose dads died that Steve paid tuition so that they graduated and are working as a teacher and a chef. I know another kid whose mom got divorced and her husband left the picture so Steve paid tuition for that young man who will be graduating from ASU in May. Steve has also maintained a scholarship for students at our Alma Mater and helped pay for the facilities and maintenance at the Newman Catholic Student Center at our school as well.

Steve in many respects is an incredibly lucky man. He has three children who love and adore him and appear to be thriving despite their parents' divorce and the very real threat of being separated from their father. I have a million stories of Steve's great parenting and I have just as many stories with respect to the many sad and challenging events that have befallen Steve in his life that no one can see from the exterior to know his incredible strength and fortitude, but I will not burden you with them.

Instead, I will focus on the here and now. Steve has suffered unimaginable scorn and loss because of this trial. He has been stripped from ever participating in a job he started and loved for many years. He has been ostracized by people who do not actually know him but have instead heard his name on a news broadcast. I see his body morph, once shielded in confidence, into a shell devoid of weaponry. I note the new wrinkles on his forehead not there even a month ago. My heart sinks as I hear his voice express regret to our widowed father and two other brothers who share his last name for the stain caused. I know he has been punished.

I think of the lives that Steve has touched and made happier; lives and voices I think could still fill that stadium at Illinois to tell you of Steve's goodness and to besiege your compassion.

Sincerely,

A handwritten signature in cursive script that reads "Margaret F. Sauser". The ink is dark and the handwriting is fluid.

Margaret Sauser nee Calk

# **EXHIBIT A-3**



John T. Calk

Lake Forest, IL

November 5, 2021

The Honorable Lorna G. Schofield

RE: Stephen M. Calk

Dear Judge Schofield,

My name is John Calk, and I am the youngest sibling and brother of Stephen Calk. I have obviously known Steve for my entire life. He is the loyalist friend a brother could ever ask for.

Steve and I shared a room growing up, hence it's fair to say that I probably know him better than any other person in the world. He has been a source of inspiration to me all my life. As a boy, I joined the Boy Scouts because of Steve, I went hunting, fishing, and camping because of Steve. I joined the United States Army because of the example he set for me. We grew up in an upper middle-class neighborhood, so very few young men and women from our high school looked to join the Army. Yet Steve's unwavering sense of patriotism was such an inspiration that I wanted to follow his example. There are four children in our family, and I am very close with my other two siblings. Yet I have always told associates that if I was ever in need, if I was ever scared, if I was ever hungry or if I was ever in danger – it would always be Steve to whom I would turn for assistance. He is the loyalist brother.

I have been Steve's business partner for over twenty years. I have seen him employ and care for thousands of young men and women and their families. His sense of duty and respect for his teammates has been the cause of his success. He inspires them to accomplish the goals they only dreamed of. For these many families, Steve has been their source of security and well-being.

One of Steve's greatest attributes is his sense of justice, especially for the defenseless and for the weak. Many times, in my youth, I can recall him defending a classmate that was bullied by bigger kids. I have witnessed him help a stranger on the side of the road, I've watched him hand a sandwich and change to the homeless. I recall several years ago as I was interviewing a young man for a position at a charity that I lead. This young man had recently been honorably discharged from the Navy. As the interview ended, the young man asked if I had a brother named Steve. He then proceeded to tell me a story of a time when he was a young, enlisted man, lonely, sad, and far away from home. Steve approached him and a sea mate at a local coffee shop. Steve engaged them both in lively conversation and then Steve proceeded to present them with front row tickets to the Cubs game (dinner and drinks included). Steve never mentions these kinds of loving acts to anyone. I would have never known about them either except for the coincidence of the interview. He does them all the time. He has gentle, giving heart.

It is a very sad situation that Steve has found himself in. He is a good man. He is a man that has returned so much to society. He has assisted thousands of people in his community, business, and country. I respectfully beg that you look beyond the current issue and that you show the utmost

leniency to Steve. I know that he would be a far greater benefit to his neighbor and country if he was allowed to be present in the lives of his children and family.

Thank you for taking the time to read my appeal.

Sincerely,

A handwritten signature in blue ink, appearing to read "John T. Calk". The signature is fluid and cursive, with the first name "John" and last name "Calk" being more prominent than the middle initial "T".

John T Calk



# **EXHIBIT A-4**

Richard Calk, Jr.

Spring, TX

November 7, 2021

The Honorable Lorna G. Schofield  
United States District Judge  
Southern District of New York  
40 Foley Square  
New York, NY 10007

**Re: Case No. 19-Cr-366 (LGS)**

Dear Judge Schofield,

It is with a heavy heart that I write this letter to ask for your review of my brother Stephen Calk, his character, his impact on his family and the impact on our community.

I am his older brother. As such I believe I bring a unique view of Steve as I have watched him through the trials and tribulations we all experience in our lives, and how he has responded to each challenge that life has put before him. I believe that your decision making process will be far easier knowing the real Steve Calk.

Steve and I have been incredibly close over his 57 years. Although I could share many stories of how we have worked and played together over the years, I would like to share one or two that demonstrate where his positive traits emerged. Living deep in the country for a period of our lives the siblings became each other's playmates, confidants and best friends. We learned how to be our own support system, a skill set that has carried on throughout our lives. While attending school overseas, we were often called to help each other as outsiders, and provide support when children can be cruel. Of course, as the older brother, you would assume this would fall on me but regularly Steve was there to prop me back on my feet as well. If a bully was present, we were able to stand up together and deflect the ugliness, not only to us but for others as well. If someone stepped out of line with our sister, we formed a formidable front - together. Steve and I were often on the same sports teams growing up although he was two years younger. This demonstrated his grit and determination even though he was twelve inches shorter than his adversaries. His willingness to listen and learn to improve was a strong model for me as I went through life.

Steve's earliest influences came from hard working, immigrant stock. As entrepreneurs, my grandparents earned their way to success entering this country as household servants. They earned their way to building their own business through hard work, customer service, thriftfulness and ethical interactions with all around them. Steve was my grandfather's favorite as he also represented these values from a very early age. He was the first sibling to show up to work alongside my grandparents and the last to leave at night.

Our parents also came from modest beginnings. As mentioned above, my mother came from an immigrant background and thrived through prejudice that comes with that history. She not only was the first member of her family to attend university, but went on to receive an advanced (Masters) degree. My father's background is also that of a self made man. He grew up the child of a single mother, but far from using this as an excuse, he used this adversity as a springboard to become the first

member of his family to attend university and receive an advance degree (Masters). The gift of an education in our family was not to be flouted. From this, an expectation of hard work and high achievement in our family was paramount. Additional background that led to Steve's moral compass came from our very active participation in our church. My father is a regular reader, the children were altar boys and our mother was a Catholic school teacher. Most importantly, they taught us the values of hard work, treating others as you would like to be treated yourself and never forget the importance of service and paying forward your blessings. To this end, my father joined the navy, and my brothers joined the army. During the period Steve chose to dedicate himself to serving our country, this was not a popular choice. Again here Steve chose to do the right thing, not to follow the crowd or popular opinion. He received a congressional recommendation to the military academy at West Point on his own merits demonstrating his hard work and high moral character. When he was not admitted, he applied for and received a ROTC scholarship to the University of Illinois again speaking to his hard work and unwavering sense of patriotism.

As children, we moved endlessly, and as a result Steve made friends quickly by being a caring, loving friend and helping those around him to make good decisions. Perhaps because of all of the disruptive moves, he made conscious decisions that led him to settle in one area and start his own business to avoid the nomadic lifestyle of which we had grown accustom. Steve wanted, and has formed durable friendships while having a foothold in a stable community. Perhaps the best example of Steve's character is the depth and quality of his long term friendships. It takes effort to foster those close relationships, especially when you are the new kid in town.

In university, Steve became a clear leader in his academic, business and social pursuits. He held leadership positions in ROTC, in his fraternity, and even began his own business. Leaving university he was immediately hired and learned quickly what was required in the business environment - bringing high levels of customer service by treating your customers fairly and with respect. But having watched his grandfather, and being keenly aware of his own vision, he hung out his shingle and started a very successful mortgage business. Steve has built a business based on trust, diversity, and fairness. People do not trust their single largest investment to those in which they do not have the utmost faith. Steve has used his platform to support many charities, employ those down on their luck, and become a recognized leader, helping others locally, nationally, and internationally. I wish to highlight his time as a Big Brother to several children - these opportunities to help mold our next generation are not given to those who do not possess the highest moral character.

As he married and had children, he continued the process of becoming a valued member of his community. He has been generous with his time and money to support various fundraisers and community campaigns. Much of Steve's generosity goes on without notice. A personal mantra of Steve's is 'to serve, not to be served'. Steve exemplifies the notion of serving those who serve others. A sense of duty is his primary drive. He is active at the kid's schools, and extracurricular activities. He has installed in his children the same sense of service, and duty he has used to form his own path. The Calk family is often seen at a wide variety of charitable events. As examples, they have worked together in soup kitchens feeding the hungry, they actively participate in their own and other fund raising activities for schools and charitable organizations. Their work with the USO has brought much pride to our veteran Father. Steve's eldest son has followed his father's moral compass and is now a cadet at West Point.


Our lives have been both blessed and cursed by circumstances that called for difficult decisions and collaborative responsibilities. The best measure of Steve was his dedication while our mother suffered with a [REDACTED] Steve travelled to see them regularly and ensured their lives were as normal as possible. His congenial spirit kept the family thinking positively and his fervent support to my parents, siblings, grand children and friends was the spark that kept our hopes for my



mother's recovery alive. We all suffered greatly watching this horrific deterioration. As successful as he is professionally, it is perhaps his most important personal undertaking. As the disease wore on and the financial burden became unbearable for my parents, it was Steve who stepped up with the required financial support to get my mother the assistance she needed in her final months. This financial help continues on for my father today as her illness wiped out his retirement savings. This dedication to family is now reflected in his three great kids. All watched as he exemplified his familial duty so elegantly.

In summary, Steve is a great friend, a dedicated father, a loving son and someone I am proud to call brother. He is a man who has given much to this country, to our community, to his family, and to his friends. His value to the community is vast and he offers so much to so many.

Thank you for taking the time to read this letter I am indeed a lucky man to have Steve in my life. His niece and nephew consider him a true beacon from which to lead their life into adulthood. His children need him, his guidance, and his example especially in these times. Kindly consider the needs of all of us.



Sincerely,  
Richard Calk, Jr.

# **EXHIBIT A-5**

RICHARD E. CALK

SCOTTSDALE, ARIZONA

October 10, 2021

The Honorable Lorna G. Schofield

Your Honor:

I am writing to you on behalf of my son, Stephen M. Calk. As his father, I have of course, known him longer than any other person, save his late mother, and have been proud and honored to call him my son. Steve has always been ambitious, and willing to work hard to achieve his goals.

In high school Steve told his mother and I that he would like to attend West Point, we encouraged him in this aim and offered whatever assistance we could. We were at once pleased that Steve was offered a place at West Point Prep and shared his disappointment to not be going directly from high school to the academy. Steve accepted the opportunity. As the end of the academic year approached Steve felt he did not want to follow an Engineering career and advised the army accordingly. Pleased with his overall achievement he was offered a ROTC scholarship to attend a university of his choice. He elected to attend the University of Illinois, where his twin sister was enrolled. Steve was commissioned at the end of his sophomore year, having been given two years credit for the year at West Point Prep. As a former Navy enlisted man, I was honored to give Lieutenant Calk his first salute. Following tradition, Steve presented me with a silver dollar, but rather than just giving me the coin, he had it affixed to a plaque thanking me for my love and encouragement. I treasure that plaque.

Steve continued at U of I and surprised his mother and I the next year advising us that he wanted to postpone his senior year and attend U.S. Army Flight School at Ft, Rucker, Alabama before finishing college. As planned Steve won his wings, which his mother proudly pinned on his chest, and then returned to U of I and graduated as planned.

RICHARD E. CALK

SCOTTSDALE, ARIZONA

Steve began his professional career in sales, but also pursued further education on a part time basis and subsequently received his Master's Degree from Northwestern University. Please note Steve financed his graduate school costs.

After a couple of "starter sales" positions Steve went into the mortgage business where he met his future business partner with whom they founded Chicago Bancorp. Steve led the sales efforts of the company while his older partner headed up the internal operations. At this same time my younger son, John Calk had finished his time in the army, and had begun a successful corporate career.

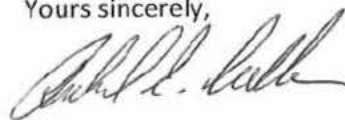
Steve's partner decided to retire and offered to sell his interest to John who accepted the offer and joined his brother in what then became the Federal Savings Bank.. A successful and still growing firm now under John's leadership,

With management of the business running well Steve elected to give of his time to his country and with good intention became politically involved and even though it would mean a substantial reduction in income pursued a position in the Trump administration.

I know, your honor, without the slightest doubt that Stephen's intentions were good and he sought only to serve his country. Please note that Stephen has passed on his love of country to his own son who is now a cadet at West Point.

Thank you for your thoughtful consideration in this matter.

Yours sincerely,

A handwritten signature in dark ink, appearing to read "Richard E. Calk", written in a cursive style.

Richard E. Calk

# **EXHIBIT A-6**



Charles O. Smith

[REDACTED]  
Wilmette, IL [REDACTED]

Dear Judge Schofield:

I have been friends with Steve Calk for 40 years – we met as seniors in high school while at an ROTC Army physical readiness test. We became good friends and were later roommates as students at the University of Illinois.

Over the years, we have stood-up in each other's weddings, vacationed together, worked together, and our families are very close.

I know Steve very well and the trait that I have always admired the most in him is his willingness to assist and help in a time of need and his respect and understanding of those less fortunate.

If I may, I'd like to relate three anecdotes.

The first anecdote occurred in the late 1990s over the Christmas holiday. Steve and I were driving to meet several friends for dinner when, as we were exiting the highway, the jeep in front of us lost control on the ice. The jeep proceeded to flip over three times and then a final half-flip and wound-up upside down in the snow a hundred feet or so off the highway exit ramp.

Steve immediately pulled over and jumped out of the car while yelling at me to call 911 with my newly purchased cell phone.

After calling 911 I ran over to the wreck to find Steve comforting a young woman who had been ejected from the vehicle who was fading in and out of consciousness. Steve used his winter down coat as a pillow and he told me to put my overcoat across her body to try and keep her warm.

Steve took her pulse and indicated that it was weak but that she was still breathing, and she did not appear to be bleeding but was likely suffering from internal injuries.

Steve then asked me to see if there was anything in or near the vehicle that might give us an indication of her name. I found an insurance card in the snow just outside the jeep and told Steve that her name was likely Karen based upon the name on the insurance card.

Steve then began speaking to her directly using the name Karen while holding her hand, and he told her that help was on the way and that she needed to try and stay awake and to keep fighting and that she would be o.k.

Steve did this for what seemed like hours – likely five to seven minutes – until the police, an ambulance and a fire truck arrived. The paramedics took about ten seconds to ascertain the situation and put Karen on a backboard and immediately removed her from the accident scene and took her away in the ambulance.

Both the police officer and the firefighters told us that keeping her warm and keeping her conscious was going to give her a much better chance of surviving her rollover accident.

The second anecdote occurred six or seven years ago on a June evening. I was working late that evening – probably about 7:30 p.m. – and the office was all but empty. I walked to the front of the office to check my mail when I noticed the light on in Steve's office.

I stopped by Steve's office to say hello and to ask him how he was doing. When I knocked on the door, I noticed that his eyes were red and puffy. I asked Steve if everything was all right and he then related to me that his friend, Bogdan, had just left his office. Steve went on to explain that Bogdan had come by to say "thank you" to him.

I know that Steve had hired Bogdan to help him with some building projects, but Steve told me a more detailed story.

Steve confirmed that Bogdan had come by to explain to him that when he first hired Bogdan for a job in the early 1990s that Bogdan was just days away from going back to Poland, convinced that he was not going to be able to make it work in the United States.

But he took the job Steve hired him for and completed the task.

And then Steve hired him again. And then another time. And then Steve referred Bogdan to other people. And Bogdan never went back to Poland.

And now, 25 years later, Bogdan had come by to confirm that his son had just graduated from Northwestern and was going to follow his sister and start medical school in the fall.

Bogdan told Steve that he was living the American dream and his family was living the American dream because of one person – Steve Calk. Bogdan explained that without that first job, and the hundreds of jobs he got after that first job from Steve, and all the people to whom Steve referred Bogdan, their lives and futures would have been very different.

The third anecdote occurred four or five years ago on a cold Sunday afternoon in December. Steve had invited me to attend a Chicago Bears football game at the last minute. Even though he had four tickets it was just the two of us who attended the game with the 50 yard-line seats.

Upon entering Soldier Field, instead of making our way to our premium seats, we headed up the ramp to the top section of the stadium. And we then spent five to ten minutes walking around...until Steve found a gentleman in work jeans and work boots with a son (who appeared to be about seven or eight years old) and Steve proceeded to offer the man and his son our two extra tickets on the 50 yard-line.

I thought to myself "it sure would have been nice to have been able to spread-out with a couple of extra seats while sitting on the 50 yard-line". But, as I have come to know over the years, Steve wanted someone to sit in the extra seats and he didn't want just anyone – he wanted someone who would really appreciate it and who might not otherwise have an opportunity to sit in those seats.

The gentleman and his son joined us on the 50 yard-line, and it was obvious that, while only a football game, the seat upgrade and the ability to share it with his son was meaningful for this man.

As I previous indicated, I have known Steve for 40 years and these types of stories are something that I have come to expect from Steve. He has always been a big "softy" who is the first to help someone in need and is always looking to help the less fortunate.

I am proud and honored to be Steve's friend and to have Steve as my friend. I can offer no higher compliment than to confirm that if I was in trouble or in a time of need, Steve is the first person I would call, and he would be the first person to come to my aid and assistance

Sincerely,

A handwritten signature in black ink, appearing to read "Charles O. Smith". The signature is fluid and cursive, with the first name "Charles" and last name "Smith" clearly distinguishable.

Charles O. Smith

# **EXHIBIT A-7**



**Charles A. Demirjian**

Chicago, IL [REDACTED]

October 24, 2021

To The Honorable Lorna G. Schofield:

My name is Charles A. Demirjian. I am a licensed attorney in the State of Illinois but am writing to you in my personal capacity on behalf of my good friend Steve Calk. I have known Steve for over 10 years and have interacted with him both on a personal level and on a business level. We are members of a peer-learning business organization (Young President's Organization (YPO)) where our goal is to learn from each others' experiences in our business, family and personal lives, and I have participated with Steve in several of the community outreach programs he has organized. It is my great pleasure to attest to his character, though I wish the circumstances for doing so were different.

There are few people I know who are more caring and dedicated to serving others than Steve. Steve is on my short list of people to call in an emergency or even just for personal or business advice, because I know he would go above and beyond to help out, wherever he is. I know this from experience and not just conjecture. Here are just a few examples in which I have seen Steve care for others, in both emergency situations and in everyday life:

- The home of a mutual friend and his family was vandalized as part of a racial hate crime. Steve was the first person on the scene to offer his help and support in restoring their feeling of safety. In addition to his own moral support, he put them in touch with professionals who quickly helped restore their sense of security.
- A friend's daughter was attacked by a pit bull [REDACTED]. The daughter was out of town (in Rockford) with no family or friends nearby. Steve immediately called one of his friends who lived in Rockford, who then helped arranged to get the young lady to a hospital and sat with her during the doctor visits until her father was able to arrive. The embarrassing thing for me in telling that story is that I also knew Steve's friend, and knew he was from Rockford, but did not make the mental connection to call on him for help with the speed or dedication that Steve did. There is no doubt that Steve's quick actions (and of course the efforts of the local medical team) helped save the girl from any permanent trauma.
- A few years ago, our YPO group was on a retreat in Bolivia. Steve was involved in a serious ATV accident, where the ATV he and three others were in flipped, seriously injuring him and the others in the vehicle. Steve [REDACTED] and needed to be evacuated by helicopter to a local hospital (we were in Bolivia). Despite those injuries, his concern over the well-being of the rest of the

The Honorable Lorna G. Schofield

Page 2

group rather than himself was remarkable. I was present throughout the ordeal, and he asked me several times to make sure the others in the group were being looked after, even while he was [REDACTED]. One of our colleagues [REDACTED], and Steve has made it a point over the years – and especially in the critical phase after the accident – to check in with him regularly to make sure [REDACTED] was on track. He provided regular support and counseling, and whenever he felt our colleague was [REDACTED], he made sure to notify all of us so that we could make an extra effort to touch base and offer our friend our love and support.

- In business matters, Steve's advice and counsel is sought by all of us in our business group, both in complex financial matters as well as in personal matters. He is always available to review and comment on business plans, offer advice on ways to support or engage employees who might be having a difficult time. I have run several business plans for new ventures past him, and his advice and insights has always helped me refine and improve those plans.
- Steve's dedication to the military and serving both our country and his fellow veterans is perhaps the area that encapsulates all of Steve's wonderful traits. I have personally met and talked to soldiers whose lives he has helped save during his time in the military and seen first-hand the dedication he brings to helping veterans as they transition from military service to civilian life. He commits his personal time, talent and resources to helping others, and he does so without asking or expecting anything in return. His desire to serve is not mere lip service; it is a lifelong commitment. The Federal Savings Bank that Steve founded is dedicated to helping veterans obtain home and personal loans, and it is clear to me that the focus comes from a deep respect and desire to help and not from a desire for personal gain. I have seen Steve work directly with members of the military as they retire and seek to start their own businesses. He provides them guidance and arranges access to support and counsel from his fellow business contacts to help guide those veterans. I am proud to have participated in those efforts at Steve's request. For example, he developed a program where members of the military embed themselves with company Presidents and executive officers for several days or weeks, shadowing them to learn and observe how non-military folks lead and solve problems. Similarly, he has brought retiring officers who were looking to start their own business after their military career to our business group to present their business plans for critique and guidance.
- I have also watched Steve raise his three children to serve others. They participate together throughout the year in helping feed the underprivileged, supporting the military through USO and other initiatives, and in numerous other activities. His dedication and service have no doubt inspired them, as his son has recently begun his training at West Point. He raises his children to put other first. I have had the pleasure of interacting with his kids not only as part of those efforts but also in purely social settings, and their sincerity, enthusiasm and respect for others shines through in every setting.

The Honorable Lorna G. Schofield

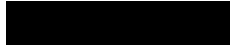
Page 3

As you consider the next phase in the case, I hope that you are able to review the balance of wonderful things Steve has done for his community and our country. I am sure you will receive letters from many other people giving you additional insight into his character and attest to numerous ways Steve serves those around him. If you have any questions or require additional information on my personally experiences with Steve, please do not hesitate to contact me

Respectfully submitted,



Charles A. Demirjian



# **EXHIBIT A-8**



# Northwestern | Kellogg

The Honorable Lorna G. T. Schofield  
Thurgood Marshall United States Courthouse  
40 Foley Square  
New York, NY 10007

Dear Judge Schofield,

The purpose of this letter is to share some of my personal experiences with Stephen M. Calk in order to provide a measure of insight into his character and conduct. I have known him since August 1<sup>st</sup>, 1982 when we became roommates at the United States Military Academy Preparatory School (a.k.a., West Point Prep). In the years since then, we have always maintained close contact (professionally and personally). Suffice it to say, I have witnessed Steve's behavior in every aspect of his adult life. The bottom line up front is that I know he is an honorable human being and someone I trust without reservation. He is a man of incredible personal integrity. If someone were to ask me to describe Stephen Calk three adjectives rise to the fore: dedicated, kind, and giving.

First, Stephen Calk has never failed to "show up" for his family, friends, and colleagues. For example, when Steve was going through a contentious divorce he always honored his parental obligations despite leading a rapidly scaling company. He drove the kids to/from school every day and made sure to be home every night for dinner during his court appointed time with them. I witnessed Steve move countless professional activities around in order to ensure he never fell short on a commitment to his children. Steve attended everyone's sporting contests, served as a Certified Boy Scout leader for his son's troop, and proudly hosted gatherings for the kids' friends before major events (e.g., homecoming, 8<sup>th</sup> grade dance, and prom). When I learned of my father's passing while returning from a trip, Steve immediately jumped on a plane to support our family. He helped my mother, brother and I cope with our tremendous grief in a manner that displayed strength while grieving alongside us. Martin Luther King once said that "if a man hasn't found something he is willing to die for, he isn't fit to live." Stephen Calk realized at a young age that investing all you have in service of those you love is a commitment worth embracing. Steve would give his "last full measure" to show up for family, friends, and colleagues. He is dedicated to so many in a way that is matched by very few people I have ever encountered.

Second, Stephen Calk is kind. He embraces the "platinum rule" of treating others as they want to be treated. Steve is the guy who gives up his seat on public transit in order to allow an elderly or infirm person the opportunity to sit down. Steve strives to always display courtesy in his interactions with others. "Please, thank you, you are welcome, have a great day, sir/m'am" are words that are routinely incorporated in his vernacular. Steve embraces the importance of being kind to others because he can recall the way his immigrant grandparents were frequently not accorded such respect when they arrived in America. Kindness doesn't cost anything. Yet, so many people choose to hoard it as if they will lose something precious if they extend it to others. Stephen Calk is the inverse of the aforementioned people. He is kind, caring, empathetic, and affectionate. Steve has always been quick with a smile, warm words, a hearty embrace, and desire to be helpful regardless of the circumstances.

Third, Stephen Calk has always believed in the importance of giving back and lending a hand to others. He's created jobs for thousands of people while also helping many under privileged folks to receive their first professional opportunity. However, his generosity extends beyond what work routinely demands. A



# Northwestern | Kellogg

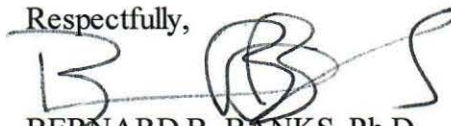
few years back, Chicago Bancorp's Chief Financial Officer was diagnosed with a terminal disease. Steve ensured the individual stayed on Chicago Bancorp's payroll and received full pay/benefits until the day he passed away. When several of his employees over the years have faced life challenges (e.g., mental illness, alcohol or drug addiction issues), he personally orchestrated their enrollment in treatment programs (many times using his personal resources to make such things transpire without any expectation of being repaid). He has literally saved lives and careers through thoughtful interventions! Stephen Calk believes with every fiber of his being that "to those whom much is given, much is expected." He has always supported family, friends, and colleagues in need. Most importantly, Steve gives out his most precious resource (i.e., time) in prodigious amounts. For example, a young man approached him earlier this year to solicit advice on how to successfully pursue an appointment to West Point. Consequently, Steve spent dozens of hours helping the candidate to craft his essays/obtain letters of recommendations/understand the full admissions process/and prepare for the physical rigors academy life would entail. Last month, the candidate received one of the first appointment letters issued to the future West Point Class of 2026! Numerous stories of similar undertakings have Steve Calk's name embedded in the narrative as one of the major supporting characters who helped to bring about the realization of something seemingly unattainable.

Finally, Stephen Calk has engaged in a variety of highly impactful activities with civic organizations. For example, Steve has unceasingly supported military families in the years after his service as a commissioned military officer and Army helicopter pilot. Additionally he has dedicated thousands of hours of voluntary service over the last 35 years while serving in a variety of non-profit leadership roles and as a Certified Boy Scout Troop leader. The example he set for his children and community through such undertakings is worthy of emulation. Whether it was the boards of the USO of Illinois or the Special Operations Warrior Foundation (a non-profit entity that provides "cradle to career" financial, emotional, mentorship and educational counseling to the surviving children of Special Operations personnel killed in the line of duty), Stephen Calk has consistently sought out opportunities to undergird the structural integrity of his community! His deeds have aligned with the service rhetoric he espouses. In doing so, he has served this nation with distinction.

Stephen M. Calk is a good man who is dedicated, kind, and giving. He is also trustworthy, honest, hardworking, and a loving parent with few equals. It is important to note, I love Steve because of all that he has contributed to my life (and the lives of many others I love). He is my best friend and I am immensely proud to accord him that moniker. My life is better because of what Steve has injected into it. I humbly request that you take these qualities under advisement throughout this process.

Please, feel free to contact me via email at [bernard.banks@kellogg.northwestern.edu](mailto:bernard.banks@kellogg.northwestern.edu) if you have any questions concerning this letter's contents.

Respectfully,



BERNARD B. BANKS, Ph.D.

Brigadier General, U.S. Army (Retired)

Associate Dean for Leadership Development and Inclusion  
Clinical Professor of Management

# **EXHIBIT A-9**



Jacqueline M. Coffman

[REDACTED]  
Rochester, MI [REDACTED]  
[REDACTED]

Dear Judge Schofield,

I am a combat veteran, a military spouse, a mother to three Army kids, an Army Brat, and a department of the Army Civilian. Through my 53 years on this earth, I've learned many things, but what I'm most proud of is that I can recognize people of character. To say Steve is a patriot and a person of character is an understatement. He is a man of action that always puts others before himself.

The first time I met Steve was at my wedding 24 years ago. From that day until today, my husband and I have been impressed with his dedication to our nation and the women and men that choose to wear the fabric of it.

He has been a good friend to me and my family over the years. Steve is extremely loyal to his friends and is always willing to lend assistance. He is also a very caring and doting father. He would do anything for his children, and he applies the same compassion to his friends. We have vacationed with Steve and his three children several times. As a single dad, he would cook breakfast for his kids and guests, and assist his children in getting ready for the day. He loves good company and to engage in fun, family activities. Steve has lived his life trying to make his children proud and has raised them to be kind, compassionate, servant leaders. His oldest is currently attending West Point, a testament to his father's passion for serving his nation. As a mentor and leader, he has guided many young adults as well as my children by providing resources and advice for their career decisions.

As a caring and compassionate son, I have witnessed Steve help his dad when he was ill and provide meals and medicine to nurse him back to health. Steve is not afraid to roll up his sleeves and provide for his family and friends. He also won't ask anyone to do anything he isn't willing to do himself.

Steve has even assisted me with mentorship and employment. A few years ago, I was frustrated with my employment opportunities as a military spouse. Every time my husband was assigned to a new location, I would have to find new employment. Finding a job is easy, but a career that can grow with you as you move locations is much more difficult. Steve listened to my frustration and created several employment opportunities with his bank. Steve imagined, developed, created, and designed the Spousal Patriot Division in the Federal Savings Bank to solve this common problem with military spouses. He provided career opportunities for military

spouses and veterans transitioning from the military. Many military spouses and veterans are still working in the banking industry because of the training he provided.

He set up a staff and management team to specifically hire and train military spouses. The bank also created an online training program for military spouses to become mortgage bankers. Steve created a remote working environment prior to it being the norm in our country. The skills and lessons learned from this start up adventure proved to be invaluable.

These multiple military spouses and I will be forever grateful to Steve, for producing a solution to military spouse unemployment.

Steve is that type of person that doesn't just talk, he acts. He cares about people and genuinely tries to help when he can. Steve is innovative and has used his talents for many charities and causes for veterans and military families. He raised money for wounded warriors and supported many veteran events throughout the years.

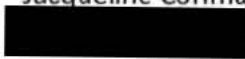
I know that Steve has not finished serving his nation and is always willing to help and give back to his military profession and the local community. Steve is a patriot and believes in hard work and service. Steve was there for me when I needed assistance most.

I will be forever grateful to him for his mentorship, kindness, compassion and friendship.

COFFMAN.JACQUELIN  
E.MARIE.1047240278

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Jacqueline Coffman



# **EXHIBIT A-10**

To The Honorable Judge Schofield,

My name is Joseph Aldeguer. I have known Steve Calk since 1993.

I consider Steve a good friend and someone I respect and admire. He is someone who I have seen work hard and has earned respect from all of his friends and peers. He is humble and sincere. I believe this is one of the main reasons he has been so successful in business and in life.

I was in the mortgage business from 1993 until 2008. With the real estate recession, I literally lost everything I had. In the 3 years after I closed down my business, I managed to lose the house to foreclosure, my wife filed divorce papers and I was unemployed living with my mother trying to figure out what to do. I was definitely a "BROKEN MAN".

After a lot of soul searching, I decided to get back in the mortgage Industry. In 2012, I had called several firms and since many of the managers who did the hiring knew I had shut down my previous mortgage business, I was shunned by many of them.

Luckily, I answered a help wanted ad from The Federal Savings Bank. After speaking to the Manager, I discovered Steve was the Chairman of the Bank. I told the Manager that I had known Steve and to please tell him I said hello.

Within 30 minutes, Steve was calling me back asking for me to come in as soon as possible so he could help me get back in the mortgage industry. Instead of being shunned away like the other people did, Steve welcomed me with open arms. He asked me what he can do to get me in a success mode again. I said I didn't know. Steve said, "Just listen to me and we will get back there together."

Fast Forward to 2021, I am in Naples, Florida and have been here since 2014. My wife and I reconciled and our marriage is stronger than ever. We have been running a mortgage business since 2014 and have a beautiful house and a wonderful life.

I have NO DOUBT, without Steve's help, wisdom, and empathy, my life would totally be different. I can never thank him enough for the belief he had in me to be successful and productive again.

This is my story about Steve Calk.

I can honestly say, I love him.

Sincerely,

A handwritten signature in black ink, appearing to be 'JA', with a long horizontal stroke extending to the right.

Joseph Aldeguer

# **EXHIBIT A-11**



Jessica Patino

November 29, 2021

Dear Judge Schofield:

My name is Jessica Patino and I've known Stephen M. Calk for close to 5 years now. I met him during an interview in 2017 as I applied for the Receptionist position at The Federal Savings Bank. After speaking with Stephen (Steve), I knew that I wanted to work with him. He seemed like a genuine leader who cared for my growth in the company. As a first-generation college graduate and a working individual since the age of 15, I had high expectations as to where I wanted to start my career. I was very eager to prove myself and Steve had high expectations for me.

My direct manager at the time, left almost immediately after I started. Steve then became my direct manager and mentor. Even though he was the CEO and Chairman, he always made himself available to me. He would help me answer any questions I had. After a couple of months of hard work and dedication, I got promoted and became his Executive Assistant and the Office Manager, a position I still hold today. During the 2 years of being his Executive Assistant, I enjoyed working with Steve. He always had my back and would guide me through difficult situations. Steve always demonstrated his willingness to help me grow by encouraging me to take classes whether it was within the company or not. He would also encourage me to shadow other positions to see if it would be something I would be interested in.

Steve trusted me very much and that is something I always took a lot of pride on. Steve always treated me with respect, and I felt very comfortable around him. Steve and I got along very well, and a friendship developed. I consider Steve my friend, so much so that even though I have not seen him in a while, I would want him to be present at my wedding. My fiancé and I got really close to Steve as we would often go to Blackhawks games together.

I have a lot of respect for Steve. I witnessed as he juggled work, family, and friendships. I have admiration for him and really do owe it to him how much I have grown within the company as well as personally. He guided me as if I were his own daughter, he always was very generous and made sure I was taken care of. It's rare to find a leader or manager who is willing to go above and beyond to make sure that you are successful, and for this I am forever grateful.

Respectfully,

Jessica Patino

A handwritten signature in blue ink, appearing to read 'Jessica Patino', with a stylized flourish at the end.

# **EXHIBIT A-12**

November 11, 2021

Dear Honorable Lorna G. Schofield;

My name is Martin Cabrera and I am a close friend of Steve Calk. We met through our Young Presidents Organization approximately 12 years ago. Steve was extremely involved in getting our forum group started. Steve was volunteering at every event and always looking for opportunities to introduce new members to the whole network. Over the years he continued to help the program and his peers by setting up speaker series and educational MBA days at different business schools throughout the Midwest. I was always impressed with his sincerity and generosity in trying to connect individuals with self-development. He is always finding ways to help them beyond their business careers with family and kid programs that allowed executives to have a more balanced life.

Steve is a friend until the end and anyone who has met him knows that as busy as he is he would always get back to you and ask about your family and your kids. I was able to see first-hand his loyalty as a friend and as a person thinking of others before himself. In 2015, we had taken a YPO retreat trip to Bolivia to support our forum mate during his adoption process. Our trip would allow our forum mate to be reunited with his wife and daughter, and while we were there we would volunteer at the orphanage. During our stay we arranged for an off-road tour with a tour guide. A group of three and the tour guide drove over a cliff and our forum mates Corey, Steve, and the tour guide were severely injured. When we found them in the dunes, they were all laid out next to the vehicle, it was a horrific sight with all three men bleeding from severe injuries. We were stranded in the dessert, and it took almost 2 hours before we could get word that medical services were coming. It was an extremely fearful time for we didn't know if everyone was going to make it. Stranded and not knowing what to do, we started saying the "Our Father" and "Hail Mary's" for hours before the paramedics came. Steve, Corey, and I remember it vividly as it was the only thing that kept their spirits up not knowing if they were going to survive.

The three injured were flown out by helicopter one by one, and the rest of us drove to the hospital to meet them there. The local tour guide had [REDACTED]. The owners of the tour company were concerned that their tour guide whom they were responsible for would not be able to pay for his medical bills and would be prevented from living a normal life. While fighting for his own life, Steve arranged for us to pay the hospital bill for the tour guide. From his hospital bed, Steve was calm and took charge while battling life threatening injuries. He quite frankly, took care of everyone including the tour guide and his family. I believe Steve was able to take charge and come up with a solution because of his military experience in the Army and his innate need to do the right thing.



Steve still was putting others before himself to help them, but that's who Steve is. It was a traumatic experience and Steve [REDACTED]

[REDACTED] There were many scary moments, but Steve's character shined through to help guide us out of harm's way.

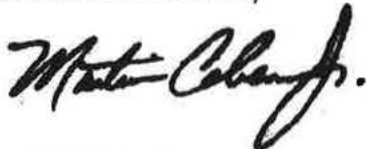
He frequently hosts educational MBA events, so that his peer entrepreneur group could benefit from the professor's advice on strategy and management. He is always making the time to mentor young businessmen and women and encouraging them to continue with their education regardless of what field they are in. I have been to many US Veteran family fund raisers that Steve has put on to help raise funds for families in the armed services or that have lost loved ones in battle. He has always been there when I have had fundraisers for Iskali, a Catholic Youth group, scholarships for undocumented students, and several other religious and non-for-profit causes. He never forgets how blessed he is to be able to give back to those less fortunate.

We have spent hours talking about religion and family and the struggles our kids may be facing along with the struggles that we have both faced in our marital relationships. He is always there to give sound advice and to bring a different perspective to our conversations. His family is everything in the world to him, you can see him light up as he tells us stories about how well his kids are doing in sports, academics, and in extracurricular activities.

He is always the first person to offer up his home and to have friends stay over and visit. He welcomes everyone and makes them feel at home. When one of our close friends [REDACTED] Steve was the first to organize us and make plans to see him and make arrangements for his family. He is always extending his hand and offering up guidance or support or even just an ear to listen to a friend's problems.

I know he is going through the toughest battle in his life, but he has a strong faith in God and his latest bout has brought him even closer to his faith. We have had many conversations about his situation and at the end of the day he has put his fate in God's hands. He is a great father, a great friend, and has been giving of himself to serve and help others. Judge Schofield, I hope you take all the stories and attributes to heart of who Steve Calk really is when making your decision. I thank you for your time and consideration.

With Sincere Gratitude,

A handwritten signature in black ink, reading "Martin Cabrera, Jr." in a cursive script.

Martin Cabrera, Jr.

# **EXHIBIT A-13**

November 2, 2021

**Tracy Gruber**

Auburn, CA

**The Honorable Lorna G. Schofield**

Thurgood Marshall

United States Courthouse

40 Foley Square

New York, NY 10007

Dear Judge Schofield:

I am sending you this letter in support of Steve Calk. My name is Tracy Gruber, and I have known Steve for over 44 years.

I remember the day we met. We were both in the 8<sup>th</sup> grade at the American Community School in Cobham, England. I was new, and he had been there a few years. On the first day of school he ran for President of our class, and came up to me with full confidence and said, "Hi, my name is Steve Calk, and I would like you to run for Secretary." I did, and we were both on student council that year. I was never shy, but Steve encouraged me and helped me become a better and more involved person. I learned so much that year because of Steve. And we became lifelong friends.

The following year Steve and his family moved to Florida. I still find it incredible that after knowing Steve for one year we both felt so engrained in the other person's life, so incredibly important to the other person, that we wrote letters, and supported the other with whatever was needed. To each other we shared a shoulder to cry on, and accomplishments to brag about. He was a friend that understood what was needed, and was always there. This was not during the internet/email/text age. This was 1979 when you had to make an effort to keep in touch.

For the next few years we would keep in touch as much as possible. I would visit the Calk family during the summer for a few weeks. Steve, as usual, would make me feel like I was the most important person in the world. His generosity was always clear. Or, Steve would come out to California, and visit with me and my family. I became part of Steve's family, and he became part of my family.

I moved to Chicago in 1984 to complete my college education at De Paul. The fact that Steve lived in the area was no small reason for my move. I knew that I would have a built in support system for the times when I would feel homesick. I knew if I needed a friend he would be there.



He has always been reliable like that. I lived in Southern California when I started my first career in accounting, and he moved out when he started his first career. After a few years he moved back to Chicago, and as you may guess, I followed a few years later. After I moved back to California, Steve bought a house in Tahoe, and now we still see each other regularly. It may seem like there is some crazy love affair going on here. But, there is no affair, just a lot of love and respect for each other.

One of the biggest compliments that I could give Steve was to have him be a huge part of one of the most important days of my life. In 2003, when I got engaged, I had four really close girlfriends that I asked to be part of my wedding. But I knew part of my joy would be missing if Steve was not involved. So, my husband to be and I asked Steve to officiate the wedding. He said yes, and we are still married almost 20 years later. The kind words that Steve had, the seriousness he gave to this huge part of my life is still with me.

When Steve's mom passed away a few years ago we were all devastated. I shared so much of my life with his family, I was affectionately known as their fifth child. While I wanted to give the immediate family as much space as they needed, I still felt like I was "the family". And there was Steve, including me in every step of the service as if I actually was the fifth child. I will always appreciate his thoughtfulness.

Steve is also a wonderful parent to his three children. I have loved watching them grow up. He is strict with them, but fair. He is a constant in their lives and participates more than most parents I know. He is such a proud father, and for many good reasons. All of his children are confident and respectful, things Steve has taught them.

In summary, I know Steve very well. I have trusted Steve, and continue to trust him with so much. He is a faithful, loyal and thoughtful friend. He is and always will be part of my family. And last but not least Steve is a really wonderful person. Please let me know if there is any other information I can give to assist in this process.

Sincerely,

A handwritten signature in cursive script that reads "Tracy Gruber". The signature is written in black ink and is positioned above the printed name.

Tracy Gruber

Teacher, Phoenix High School, Lincoln, CA

# **EXHIBIT A-14**



October 25, 2021

The Honorable Lorna G Schofield  
Thurgood Marshall United States Courthouse  
40 Foley Square  
New York, NY 10007

Dear Judge Schofield,

Throughout my time in public service I have had the opportunity to see many refuse to engage or get involved when the community needed them. This was never the case with Steve Calk. I first met Steve over 15 years ago. He was a gregarious and engaged member of our community. He has always been particularly concerned about the veteran community and has worked with organizations like the USO and others to support those who have supported and sacrificed for us.

Every year my office was flooded with requests for Military Academy nominations. This, as you might imagine, is a particularly anxious time for the applicants and a stressful time for me and my team. I asked Steve to head my nomination committee and without hesitation he agreed. This process required organization and a significant amount of time, to not only work with a diverse committee but interview and make recommendations. The applicants are always an exceptional group of young people. I was always impressed at how Steve made everyone feel special and praised these young people for what they were doing. More importantly, he took as much time and encouraged those whom he knew would not be recommended. Additionally, Steve, on a regular basis, would advocate for candidates with the various Academy.

One of the best examples of a person's character and values can be seen through their children. As a parent, your children are your greatest legacy. Steve's three children have excelled academically, athletically and in scouting. I am the scoutmaster for the local troop and have seen Steve's impressive children grow and mature. Steven is an Eagle Scout and was an active in the troop every week for four years prior to graduating. He and his sisters are polite and respectful and are eager to lend a hand to those that need help. This does not happen by accident.

If I may be of any assistance, I would welcome the opportunity.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert J. Dold".

Robert J. Dold  
Member of Congress (Ret)